Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main (Official Form 1) (04/07) Document Page 1 of 39

N	ED STATES BANKRUPTO DRTHERN DISTRICT OF II CHICAGO DIVISION (EAS	LLINOIS	Voluntary Petition
Name of Debtor (if individual, enter Last, First, N JACOBO, SAFAK ALICE	-	Name of Joint Debtor (Spouse) (Last, First, Mi	ddle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Safak Majka	8 years	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names):	e last 8 years
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-7002	ther Tax I.D. No. (if more than one,	Last four digits of Soc. Sec./Complete EIN or o state all):	ther Tax I.D. No. (if more than one,
Street Address of Debtor (No. and Street, City, 405 Fairlawn Dr. Round Lake Park, IL		Street Address of Joint Debtor (No. and Street,	
	ZIP CODE <b>60073</b>		ZIP CODE
County of Residence or of the Principal Place of Lake	f Business:	County of Residence or of the Principal Place of	of Business:
Mailing Address of Debtor (if different from street	et address):	Mailing Address of Joint Debtor (if different from	n street address):
	ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor	(if different from street address abo	ve):	ZIP CODE
Type of Debtor (Form of Organization)	cable to individuals only). Must attac ation certifying that the debtor is Rule 1006(b). See Official Form 3A chapter 7 individuals only). Must	Chapter 11  Chapter 12  Chapter 13  Nature of Debts (Chapter 13  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  Check one box:  Debtor is a small business debtor as defined in Debtor is not a small business debtor as of Check if:  Debtor's aggregate noncontigent liquidate	Check one box)  Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Check one box)  Debts are primarily business debts.  Debtors  ned by 11 U.S.C. § 101(51D).  defined in 11 U.S.C. § 101(51D).
		Acceptances of the plan were solicited proof creditors, in accordance with 11 U.S.C	. § 1126(b).
Statistical/Administrative Information  Debtor estimates that funds will be available.			PACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt printers will be no funds available for distributions.	operty is excluded and administrativ		
Estimated Number of Creditors  1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 10,0 5,000 10,000 25,0		
Estimated Assets  \$\sum \frac{1}{3} \text{ for to } \text{ \$\frac{10,000}{100,000}} \tag{110,000 to } \text{ \$\frac{10,000}{100,000}}		illion to More than \$100 million	
Estimated Debts  \$\square \\$50,000  \\$50,000 to  \\$100,000	\$100,000 to \$1 m	illion to More than \$100 million	

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Page 2 of 39 Document (Official Form 1) (04/07) FORM B1, Page 2 Name of Debtor(s): SAFAK ALICE JACOBO **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). /s/ Kenneth S. Borcia 11/02/2007 Kenneth S. Borcia Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

Voluntary Petition	Name of Debtor(s): SAFAK ALICE JACOBO
(This page must be completed and filed in every case)	
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true
true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X_/s/ SAFAK ALICE JACOBO	
SAFAK ALICE JACOBO	X
X	(Signature of Foreign Representative)
	(8:11)
Telephone Number (If not represented by an attorney)	(Printed Name of Foreign Representative)
11/02/2007	(Dota)
Date Signature of Attorney	(Date)
·	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as
/s/ Kenneth S. Borcia	defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and
Kenneth S. Borcia Bar No. 3125988	have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules
	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
Kenneth S. Borcia & Associates	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document
1117 S. Milwaukee., Suite A-3 P.O. Box 447	for filing for a debtor or accepting any fee from the debtor, as required in that
Libertyville, IL 60048	section. Official Form 19B is attached.
Phone No. <b>(847) 634-8800</b> Fax No. <b>(847) 634-8932</b>	Printed Name and title, if any, of Bankruptcy Petition Preparer
11/02/2007	i filled Name and title, if any, or bankruptcy i etition i reparei
Date	Social Security number (If the bankruptcy petition preparer is not an individual,
	state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States	Address
Code, specified in this petition.	X
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	SAFAK ALICE JACOBO	Case No.	
			(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Case 07-21019

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Case No. IN RE: SAFAK ALICE JACOBO (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be
accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ SAFAK ALICE JACOBO SAFAK ALICE JACOBO
Date:11/02/2007

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 6 of 39

Form B6A (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	То	tal:	\$0.00	

(Report also on Summary of Schedules)

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 7 of 39

Form B6B (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

			oint	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video and computer equipment.		Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods	-	\$900.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 8 of 39

Form B6B-Cont. (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 9 of 39

Form B6B-Cont. (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

			ŧ	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	х			

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 10 of 39

Form B6B-Cont. (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		ion sheets attached. Report total also on Summary of Schedules.) <b>Tot</b> a		\$1,160.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 11 of 39

Form B6C (04/07)

In re SAFAK ALICE JACOBO

Case No.	
•	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods	735 ILCS 5/12-1001(b)	\$900.00	\$900.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), ( e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
		\$1,160.00	\$1,160.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 12 of 39

Official Form 6D (10/06)

In re SAFAK ALICE JACOBO

Case No.	
•	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

E Check this box is debter has no decated houring secured drains to report on this dericatic B.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Subtotal (Total of this				\$0.00	\$0.00
			Total (Use only on last	pag	ge)	>	\$0.00	\$0.00
continuation sheets attached							(Report also on	(If applicable,

Summary of Schedules)

report also on Statistical Summary of Certain Liabilities and Related Data)

Document

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Page 13 of 39

Official Form 6E (04/07)

In re SAFAK ALICE JACOBO

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 14 of 39

Official Form 6F (10/06)

In re SAFAK ALICE JACOBO

\_\_continuation sheets attached

10

Case No.		
•	(if known)	

	_	_	HOLDING UNSECURED NONPRIORIT	Y C	CL/	ΑII	MS
Check this box if debtor has no creditors holding CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	OINT,	· 	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: A.C.A. Recovery 38 E. Ridgewood Ave. Ridgewood, NJ 07450		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Certegy				Notice Only
ACCT #: Accounts Receivable Management, Inc. P.O. Box 129 Thorofare, NJ 08086		J	DATE INCURRED: CONSIDERATION:  REMARKS:  Collecting for Libertyville Imaging Assoc.				\$25.00
ACCT #: ACS Collections 2285 urfreesboror Rd.,Ste. 200 Nashville, TN 37217		J	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Checkagain				\$419.00
ACCT #: Affiliated Credit Services P.O. Box 1329 Rochester, MN 55903		J	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Certegy Check Services- Seconds				\$849.00
ACCT #: Affirmative Insurance Company 6640 S. Cicero Ave. Bedford Park, IL 60638		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Ameri Loan 2533 N.Carson St.,Ste. 4976 Carson City, NV 89706		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$150.00
			s	ubto	otal		\$1,443.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 15 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEGNITNOC	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT #: America's Network ChecksbyEncore 2285 Oak Rd.,Ste. B Snellville, GA 30078		J	DATE INCURRED: CONSIDERATION: REMARKS:					Unknown
ACCT #: Aspen P.O. Box 105555 Atlanta, GA 30348-5555		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$339.00
ACCT #: Asset Acceptance Corp. P.O. Box 2039 Warren, MI 48090		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Bally Total Fitness					\$873.00
ACCT #: Astro Title Lenders 223 S. Greenbay Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #: Bennett & DeLoney 1265 E. Fort Union Blvd.,Ste.150 Midvale, UT 84047-1808		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Dairyland Greyhound, Fedchex/Ryoo					Notice Only
ACCT #:  Cash To Go 629 W. Rollins Rd. Round Lake Beach, IL 60073		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$437.00
Sheet no1 of10 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to  (Use only on last page of the completed Soport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	hed ble,	Γota ule on t	ıl > F.)	)	\$1,649.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 16 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #: Cashnet.com P.O. Box 1515 Claymont, DE 19703		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Certegy P.O. Box 30046 Tampa, FL 33630-3046		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Certegy 11601 Roosevelt St. Petersburg, FL 33716		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Dairyland Greyhound				Notice Only
ACCT #: Check Into Cash 726 E. Rollins Rd. Round Lake Beach, IL 60073		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$225.00
ACCT #: Check Into Cash P.O. Box 550 Cleveland, TN 37364-0550		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: ClearCheck, Inc. P.O. Box 12208 Greenville, SC 29612		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for CVS				\$291.00
Sheet no. 2 of 10 continuation sheet Schedule of Creditors Holding Unsecured Nonpriority Cl		IS	hed to Su  (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	otal le l n tl	l > F.) he	

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 17 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: COLUMBIA HOUSE 1400 N. Fruitridge Avenue P.O. Box 1157 Terre Haute, IN 47811-1157		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$30.00
ACCT #: COMCAST 2508 W. Rte 120 McHenry, IL 60050		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$224.00
ACCT #: Credit Management Control P.O. Box 1408 Racine, WI 53401-1408		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Kohl's				\$67.00
ACCT #: Credit Protection Association 13355 Noel Road Dallas, TX 75240		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collectin for Comcast				Notice Only
ACCT #: D & B RMS P.O. Box 5470 Mount Laurel, NJ 08054		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for U.S.P.S. Northern IL				Notice Only
ACCT #: Diversified Adjustment Service 600 Coon Rapids Blvd. Coon Rapids, MN 55433		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Sprint				\$529.00
Sheet no. 3 of 10 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to  (Use only on last page of the completed Sport also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	ichedi able, d	ota ule l on t	l > F.) he	

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 18 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNGENT	UNLIQUIDATED	CHI I I I I I I I I I I I I I I I I I I	טיינוט	AMOUNT OF CLAIM
ACCT #: ER Solutions 500 SW 7th Street, #A100 P.O. Box 9004 Renton, WA 98057		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Washington Mutual					\$1,147.00
ACCT #: First Credit of America 300 N. Elizabeth, Ste. 220-B Chicago, IL 60607	_	J	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Pinion Management- Oneclickcash					\$439.00
ACCT #: First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117-5519		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$303.00
ACCT #: Friedman & Wexler 500 W. Madison Street, #2910 Chicago, IL 60661	_	J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Wal-Mart					\$547.00
ACCT #: Goggins & Lavintman P.O. Box 21129 Eagan, MN 55121-0129		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Dominos Pizza, etc.					\$227.00
ACCT #: Illinois Title Loans 205 E. St. Charles Rd. Villa Park, IL 60181		J	DATE INCURRED: CONSIDERATION: REMARKS: auto totalled					\$763.00
Sheet no. <u>4</u> of <u>10</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to  (Use only on last page of the completed sport also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able,	ota ule on t	ıl > F.)	)	\$3,426.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 19 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CIT IOSIC	DISPUIED	AMOUNT OF CLAIM
ACCT #: Illinois Title Loans 3609 W. Elm St. McHenry, IL 60050		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$275.00
ACCT #: Imagine P.O. Box 105555 Atlanta, GA 30348-5555		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$505.00
ACCT #:  Jewel 1955 W. North Avenue Melrose Park, IL 60160-1181		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #:  K-MART P.O. Box 8130 Palatine, IL 60078-8130		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT#: Lake County Health Dept. 2400 Belvidere Road Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,266.00
ACCT #: Miracle Financial 52 Armstrong Rd. Plymouth, MA 02360-4807		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Verizon					\$1,314.00
Sheet no. <u>5</u> of <u>10</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S  (Use only on last page of the completed Sc port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hed ole, o	Γota ule on t	ıl > F.) :he	)	\$3,360.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 20 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEUNITNOO	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT #: NCO Financial Systems P.O. Box 15740 Wilmington, DE 19850-5740		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$29.00
ACCT #: NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for BMG					Notice Only
ACCT #: Norman G. Kalina, Esq. 76 N. Maple Ave., Ste 141 Ridgewood, NJ 07450		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Certegy					\$535.00
ACCT #: One Click Cash/Preferred Cash Loans 2533 N. Carson St., Ste. 5024 Carson City, NV 89706		J	DATE INCURRED: CONSIDERATION: REMARKS:					Unknown
ACCT#: Orchard Bank P.O. Box 80084 Salinas, CA 93912-0084		J	DATE INCURRED: CONSIDERATION: REMARKS:					Unknown
ACCT #: Partners Financial Service P.O. Box 3448 Ballwin, MO 63022-3448		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for AAstro Title Lenders					\$2,162.00
Sheet no. 6 of 10 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S  (Use only on last page of the completed Scoort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Relations	hed ole, o	Γota ule on t	ıl > F.)	)	\$2,726.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 21 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FIATO	CONTINGENT	UNCIGOIDALED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Patterson Carl Meuth 111 N. County Street, Suite 7 Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Cash to Go					Notice Only
ACCT #: Penn Credit Corp. P.O. Box 988 Harrisburg, PA 17108-0988		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for BMG/Columbia					Notice Only
ACCT #:  Quik Cash Loans 2850 Belvidere Road Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$228.00
ACCT #: Rewards 660/Dakota State Bank P.O. Box 89210 Sioux Falls, SD 57109-9210		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$365.00
ACCT #: RMCB 2269 S. Saw Mill River Road, Bldg. 3 Elmsford, NY 10523		J	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Dairyland Greyhound/Absolute Resolutions					\$478.00
ACCT #: Snyder & Assoc. 120 E. Ogden Ave.,Ste. 17B Hinsdale, IL 60521		J	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Quik Cash Loan					\$248.00
Sheet no. 7 of 10 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to  (Use only on last page of the completed port also on Summary of Schedules and, if applications and Research Statistical Summary of Certain Liabilities and Research	Sched cable,	Tota lule on	al: Fi	> .) e	\$1,319.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 22 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	4	DISPOIED	AMOUNT OF CLAIM
ACCT #: Specified Credit 3450 Bridgeland Dr.,Ste F Bridgeton, MO 63044		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Loan Machine					Notice Only
ACCT #: TCF BANK 9343 Irving Park Road Schiller Park, IL 60176-1270	-	J	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,528.00
Representing: TCF BANK			Millium Credit P.O. Box 18160 West Saint Paul, MN 55118					Notice Only
ACCT #: TEN MINUTE PAY DAY LOAN 813 E. Rollins Rd. Round Lake Beach, IL 60073	-	J	DATE INCURRED: CONSIDERATION: REMARKS:					\$850.00
ACCT #: The Loan Machine 1347 Jeffco Blvd. Arnold, MO 63010	_	J	DATE INCURRED: CONSIDERATION: REMARKS:					\$923.00
ACCT #: TRS Corp. 5251 Westheimer Houston, TX 77056		J	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Autozone, Pizza Hut Default, CVS					\$414.00
Sheet no. 8 of 10 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	hed to  (Use only on last page of the completed Sport also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able,	Γota ule on t	ıl > F.) :he	)	\$3,715.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 23 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALICE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHISPITED	AMOUNT OF CLAIM
ACCT #: United Cash Loans 2533 N. Carson St., #5020 Carson City, NV 89706		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: United Legal Corp. 9000 Regency Square Blvd.,Ste. 1 Jacksonville, FL 32211		J	DATE INCURRED: CONSIDERATION:  REMARKS:  Collecting for Cash Net				\$470.00
ACCT #: US Cash II LLC 552 N. Greenbay Rd. Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$300.00
ACCT #: USA PAY DAY LOANS 1541 N. Lewis Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$431.00
ACCT #: Village of Round Lake Beach 1937 N. Municipal Way Round Lake Beach, IL 60073		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$300.00
Representing: Village of Round Lake Beach			Armor Systems 2322 N. Green Bay Rd. Waukegan, IL 60087-4209				Notice Only
Sheet no. 9 of 10 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		าร	hed to S  (Use only on last page of the completed Sc port also on Summary of Schedules and, if applicat Statistical Summary of Certain Liabilities and Rela	nedi le, d	ota ule on t	l > F.) he	> .) e

Page 24 of 39

Official Form 6F (10/06) - Cont. In re SAFAK ALIĆE JACOBO

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: WASHINGTON MUTUAL P.O. Box 660509 Dallas, TX 75266		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no of continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				> =.) ne	\$0.00 \$20,505.00		

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 25 of 39

Form B6G (10/05)

In re SAFAK ALICE JACOBO

Case No.	
Case No.	

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.

INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Page 26 of 39 Document

Form B6H (10/05)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 27 of 39

Official Form 6I (10/06)

In re SAFAK ALICE JACOBO

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Single	Relationship:	Age:	Relationship		Age:
Employment	Debtor		Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Sales Walgreens 1 yr. 102 Wilmot Rd. Deerfield, IL 60015				
INCOME: (Estimate of a				DEBTOR	<u>SPOUSE</u>
<ol> <li>Monthly gross wages</li> <li>Estimate monthly ove</li> </ol>	, salary, and commissions ertime	s (Prorate if not paid mon	thly)	\$1,624.41 \$0.00	
3. SUBTOTAL	NIOTIONO			\$1,624.41	
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) j. Other (Specify) k. Other (Specify) TOTAL OF PAYE TOTAL NET MONTH Regular income from Income from real prop Interest and dividenda Alimony, maintenance	ROLL DEDUCTIONS LY TAKE HOME PAY operation of business or perty s e or support payments pa	profession or farm (Attac	h detailed stmt)	\$228.15 \$100.73 \$23.55 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1,271.98 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
L	rernment assistance (Spe			\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	•		·	\$1,271.98	
16. COMBINED AVERAC		` !! 4.5\		· · · · · · · · · · · · · · · · · · ·	271.98
ii triere is only one de	btor repeat total reported	(F	Report also on Sumr	nary of Schedules a	nd, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 28 of 39

Official Form 6J (10/06)

IN RE: SAFAK ALICE JACOBO CASE NO

CHAPTER 7

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at ti payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ime case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so labeled "Spouse."	chedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included? ☐ Yes ☑ No     b. Is property insurance included? ☐ Yes ☑ No	\$150.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	\$225.00 \$100.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses	\$400.00 \$50.00 \$50.00
8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$235.00 \$235.00 \$25.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$50.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: postage, gifts, bank charges etc</li> <li>17.b. Other: personal care</li> </ul>	\$10.00 \$30.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,325.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document:	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  c. Monthly net income (a. minus b.)	\$1,271.98 \$1,325.00 (\$53.02)

Official Form 6 - Summary (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: SAFAK ALICE JACOBO CASE NO

CHAPTER 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$1,160.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$20,505.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,271.98
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,325.00
	TOTAL	23	\$1,160.00	\$20,505.00	

Official Form 6 - Statistical Summary (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: SAFAK ALICE JACOBO CASE NO

CHAPTER 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

otato tilo ronownig.		
Average Income (from Schedule I, Line 16)	\$1,271.98	
Average Expenses (from Schedule J, Line 18)	\$1,325.00	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,709.93	

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$20,505.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$20,505.00

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 31 of 39

Official Form 6 - Declaration (10/06) In re SAFAK ALICE JACOBO

## DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re	ad the foregoing summary and schedules, consisting of	25
sheets, and that they are true and correct to the bes	st of my knowledge, information, and belief.	wn on summary page as attached plus 2.)
Date 11/02/2007	Signature /s/ SAFAK ALICE JACOBO SAFAK ALICE JACOBO	
Date	Signature	
	[If joint case, both spouses must sign.]	

Official Form 7 (04/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

In re:	SAFAK ALICE JACOBO	Case No.	
			(if known)

		(
		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amount of income the deptor has received from employment, trade, or profession, or from operation of the deptor's business.	
	AMOUNT - \$4,241.00 \$12,117.00	SOURCE 2007 Wages, Only those wages previously reported on Sch. I 2006 Wages 2005 Wages
None	State the amount of income two years immediately precesseparately. (Married debtor	from employment or operation of business received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the eding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse is filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, arated and a joint petition is not filed.)
	AMOUNT \$4,100.00	SOURCE 2006 - Social Security
None	debts to any creditor made constitutes or is affected by account of a domestic supportedit counseling agency. (I	
None	preceding the commenceme \$5,475. (Married debtors fill	not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately ent of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than ng under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)
None  ✓	who are or were insiders. (M	nents made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or neless the spouses are separated and a joint petition is not filed.)
None	a. List all suits and adminis bankruptcy case. (Married o	trative proceedings, executions, garnishments and attachments trative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or

CAPTION OF SUIT AND CASE NUMBER none, except for creditors previously listed

COURT OR AGENCY NATURE OF PROCEEDING AND LOCATION

STATUS OR **DISPOSITION** 

Official Form 7 - Cont. (04/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	SAFAK ALICE JACOBO	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or bot spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME AND ADDRESS OF PAYEE Institute for Financial Literacy, Inc.

Kenneth S. Borcia & Associates 1117 S. Milwaukee Ave., Suite A-3 P.O. Box 447 Libertyville, IL 60048

AMOUNT OF MONEY OR DESCRIPTION NAME OF PAYER IF

OTHER THAN DEBTOR AND VALUE OF PROPERTY

9/19/07 \$50

9/15/2007 \$50.00

Official Form 7 - Cont. (04/07)

## Document Page 34 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	SAFAK ALICE JACOBO	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	n	n	6

#### 10. Other transfers

ne a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None  $\sqrt{\phantom{a}}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\overline{\mathbf{V}}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\square$ 

List all property owned by another person that the debtor holds or controls.

### None $\square$

#### 15. Prior address of debtor

spouse.

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (04/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	SAFAK ALICE JACOBO	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7 F	nvii	onr	nen	tal	Inf	orn	natio	on

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (04/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: SAFAK ALICE JACOBO Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

I declare under penalty of perjury that I have read the answe attachments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any
Date	Signature of Debtor	/s/ SAFAK ALICE JACOBO SAFAK ALICE JACOBO
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Case 07-21019 Doc 1 Filed 11/09/07 Entered 11/09/07 10:19:29 Desc Main Document Page 37 of 39

Official Form 8 (10/05)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: SAFAK ALICE JACOBO CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

☐ I have filed a schedule of asset	ets and liabilities which includes consu	mer debts secu	red by proper	ty of the estate.	
☐ I have filed a schedule of exec	cutory contracts and unexpired leases	which includes	personal prop	erty subject to an	unexpired lease.
☐ I intend to do the following with	h respect to the property of the estate	which secures t	hose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					
Description of Leased Property	Lessor's Name	Lease will I assumed purs to 11 U.S.0 § 362(h)(1)	suant C.		
None					
Date 11/02/2007	Signature	/s/ SAFAK ALI SAFAK ALICE J	CE JACOBO ACOBO		
Date	Signature				

B201 (04/09/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: SAFAK ALICE JACOBO

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## <u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# Document Page 39 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: SAFAK ALICE JACOBO

Page 2

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

The state of the s				
I,	Kenneth S. Borcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice		
required	by § 342(b) of the Bankruptcy Code.			
/s/ Ken	neth S. Borcia			
Kenneth	S. Borcia, Attorney for Debtor(s)			
Bar No.	: 3125988			
Kenneth	S. Borcia & Associates			
1117 S.	Milwaukee., Suite A-3			
P.O. Bo	x 447			
Liborton	illo II 60040			

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

SAFAK ALICE JACOBO	X /s/ SAFAK ALICE JACOBO	11/02/2007
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date